

Information to identify the case:

Debtor 1	<u>Christian S. Bowes</u>	Social Security number or ITIN	xxx-xx-2758
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Christina A. Bowes</u>	Social Security number or ITIN	xxx-xx-9821
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-23163-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Christian S. Bowes

Christina A. Bowes

8/17/22

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Christian S. Bowes
Christina A. Bowes
Debtors

Case No. 17-23163-TPA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 17, 2022

User: auto
Form ID: 318

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Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2022:

Recip ID	Recipient Name and Address
db/jdb	#+ Christian S. Bowes, Christina A. Bowes, 759 Mary Street, Mc Kees Rocks, PA 15136-3430
cr	+ Borough of McKees Rock & Sto-Rox School District, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
14671310	+ Berkheimer Tax Innovations, P.O. Box 21450, Lehigh Valley, PA 18002-1450
14708974	+ Borough of McKees Rocks & Sto-Rox School District, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14671311	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas, PO Box 742537, Cincinnati, OH 45274
15480305	+ CreditTech Collection Solutions, PO Box 99, Bangor PA 18013-0099
15486895	+ Daniel Snyder, 79 McKinnie Ave., McKees Rocks, PA 15136-3175
14707765	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
14671314	+ John K. Weinstein, Allegheny County Treasurer, PO Box 643385, Pittsburgh, PA 15264-3385
15480307	+ Peoples Natural Gas Company, 375 N. Shore Drive, Suite 600, Pittsburgh PA 15212-5866
14849494	+ U.S. Attorneys Office, Western District of PA, 4000 U.S. Post Office & Courthouse, 700 Grant Street, Pittsburgh, PA 15219-1906
15480302	+ Verizon Communications, PO Box 16801, Newark NJ 07101-6801
14754308	+ Waste Management-Bankruptcy Department, 2625 W. Grandview Road, Suite 150, Phoenix, AZ 85023-3109
15480306	+ Westview Water, 210 Perry Highway, Pittsburgh PA 15229-1895

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QNLCARDIELLO.COM	Aug 18 2022 04:03:00	Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
smg	EDI: PENNDEPTREV	Aug 18 2022 04:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 18 2022 00:06:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: bankruptcy@cavps.com	Aug 18 2022 00:06:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
cr	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 18 2022 00:08:55	LVNV FUNDING, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	+ Email/Text: RASEBN@raslg.com		

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		Aug 18 2022 00:06:00	New Residential Mortgage LLC, RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
cr	Email/PDF: resurgentbknotifications@resurgent.com	Aug 18 2022 00:08:49	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14722931	+ Email/Text: bankruptcy@cavps.com	Aug 18 2022 00:06:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15480303	+ EDI: CONVERGENT.COM	Aug 18 2022 04:03:00	Convergent Outsourcing, Inc., 800 SW 39th Street, Suite 100, Renton, WA 98057-4927
15480304	+ EDI: CCS.COM	Aug 18 2022 04:03:00	Credit Collection Services, 725 Canton Street, Norwood MA 02062-2679
14747047	EDI: DIRECTV.COM	Aug 18 2022 04:03:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
14671313	+ Email/Text: kbarkley@bernsteinlaw.com	Aug 18 2022 00:06:00	Duquesne Light Company, 411 Seventh Avenue, Pittsburgh, PA 15219-1942
14849493	+ EDI: IRS.COM	Aug 18 2022 04:03:00	Internal Revenue Service, PO Box 7346, Philadelphia PA 19101-7346
14733015	Email/PDF: resurgentbknotifications@resurgent.com	Aug 18 2022 00:08:55	LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15183856	Email/Text: mtgbk@shellpointmtg.com	Aug 18 2022 00:06:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
14679215	EDI: PENNDEPTREV	Aug 18 2022 04:03:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14679215	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 18 2022 00:06:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14747839	Email/PDF: resurgentbknotifications@resurgent.com	Aug 18 2022 00:08:56	Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco, Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14681695	EDI: AIS.COM	Aug 18 2022 04:03:00	T Mobile/T-Mobile USA Inc, by American InfoSource LP as agent, PO Box 248848, Oklahoma City, OK 73124-8848
14760241	Email/Text: EDBKNotices@ecmc.org	Aug 18 2022 00:06:00	US Department of Education, P O Box 16448, St Paul, MN 55116-0448

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ditech Financial LLC
cr		Duquesne Light Company
cr		PA Dept of Revenue
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14684856	*P++	COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157, address filed with court:, Columbia Gas of PA, P.O. Box 117, Columbus, OH 43216
14671312	##	Ditech Financial, PO Box 6172, Rapid City, SD 57709

TOTAL: 3 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

District/off: 0315-2

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 19, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Ditech Financial LLC bnicholas@kmlawgroup.com
Brian C. Thompson	on behalf of Joint Debtor Christina A. Bowes bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Brian C. Thompson	on behalf of Debtor Christian S. Bowes bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Jeffrey R. Hunt	on behalf of Creditor Borough of McKees Rock & Sto-Rox School District jhunt@grblaw.com
Joseph Jasper Swartz	on behalf of Creditor PA Dept of Revenue RA-occbankruptcy2@state.pa.us RA-occbankruptcy6@state.pa.us
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Natalie Lutz Cardello	ncardiello@cardello-law.com ncardiello@ecf.axosfs.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Rebecca Solarz	on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com

TOTAL: 9